

IDENTITY THEFT FACT SHEET

Source: FTC's NCPW 2005. Quiz – Identity Theft: When Fact Becomes Fiction

1. ID theft is the fastest growing white-collar crime in the U.S. 27 million Americans have been victims of the crime in the past five years, nearly 10 million people last year.
2. Identity thieves can get personal information from you by:
 - Stealing your wallet or purse
 - Stealing your mail
 - Rummaging through your trash, and
 - Using personal information they find on the Internet about you.

For additional information on how ID thieves can steal your identity, go to:

www.consumer.gov/idtheft/understanding_idt.html#2.

3. If you are getting rid of your computer, it is not enough to delete files using mouse and keyboard commands. Use a “wipe” utility program to overwrite the entire hard drive. This makes files unrecoverable.
4. ID thieves that obtain your personal information can: (1) call your credit card issuer and change the mailing address on your card; (b) open a new credit card account or bank account in your name; (c) file for bankruptcy under your name to avoid paying off debts they've incurred; and (d) counterfeit checks or drain your bank account.
5. Here are some ways for you to minimize your risk of becoming a victim of ID theft:
 - Don't give out personal information by email, Internet, phone or mail unless you initiated contact and you are certain you know who you are dealing with
 - Don't carry your social security card with you
 - Carry only the identification information and credit/debit cards that you actually need
 - Password protect your credit card, bank and phone accounts.
 - For additional tips, go to: www.consumer.gov/idtheft/protect_againstidt.html#5.
6. If you are a victim of ID theft, place a fraud alert on your credit report. This will help prevent If thieves from opening additional accounts in your name.
7. If you think someone has stolen your personal information or identification, do the following:
 - Immediately close all your credit card or bank accounts
 - Place a fraud alert with any one of the three national consumer reporting companies
 - Contact the Social Security Administration to get a new Social Security number
 - Alert issuing agencies for your driver's license and other identification documents
8. If you have high speed Internet connection, such as DSL or cable modem, get a firewall program to prevent uninvited guests from accessing your computer.
9. Signs you could be a victim of ID theft:
 - Fail to receive bills or other mail
 - Receive credit cards for which you did not apply
 - Are denied credit for no apparent reason
 - Get calls or letters from debt collectors or businesses about merchandise or services you didn't buy
10. Don't tape computer and website passwords to your computer. Safeguard these passwords. Also, when creating passwords, use a combination of letters (upper and lower case), numbers and symbols.